

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Malcolm Roach, Jr.  
 Debtor

Case No. 15-16479-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jul 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2016.

db +Malcolm Roach, Jr., 137 Idlewild Rd, Levittown, PA 19057-2233  
 cr +Inspire Federal Credit Union f/k/a Bucks First Fed, 2104 Bath Road, Bristol, PA 19007-2104  
 13603274 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 13604156 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13594319 +District Court 07-2-02, 1277 Almshouse Road, Warrington, PA 18976-1209  
 13594321 +Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498  
 13594322 Harley Davidson Credit Corp, Dept. 15129, Palatine, FL 60055-5129  
 13629646 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 13594324 +KML Law Group PC, Suite 5000 BNY Mellon Independence Ctr, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 13594325 +Municipal Court Of Princeton, 400 Witherspoon Street, Princeton, NJ 08542-3400  
 13594326 +NJ E-Z Pass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971  
 13594327 +Oxford Valley Co-Operative Preschool, 837 Hoe Road, Levittown, PA 19056-1444  
 13594328 +PA Dept Of Revenue, Bureau Of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432  
 13594330 +Pennsylvania Turnpike Commission, Violations Processing Center, 8000 C. Derry Street,  
 Harrisburg, PA 17111-5287  
 13648609 TOYOTA MOTOR CREDIT CORPORATION, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 13594331 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, 19001 S Western Ave,  
 Torrance, CA 90501)  
 13594332 +U.S. Bank National Association, 211 North Front Street, Harrisburg, PA 17101-1406  
 13665214 Wells Fargo Financial National Bank, PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 14 2016 02:05:40 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2016 02:05:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jul 14 2016 02:05:31 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13594317 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 14 2016 02:06:13 Credit Coll,  
 Po Box 9134, Needham, MA 02494-9134  
 13599255 E-mail/Text: mrdisen@discover.com Jul 14 2016 02:04:45 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13594318 +E-mail/Text: mrdisen@discover.com Jul 14 2016 02:04:45 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13594320 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 14 2016 02:05:59 Esb/harley Davidson Cr,  
 Po Box 21829, Carson City, NV 89721-1829  
 13594323 +E-mail/Text: jmerrill@inspirefcu.org Jul 14 2016 02:06:15 Inspire Federal Credit Union,  
 2104 Bath Road, Bristol, PA 19007-2104  
 13594329 +E-mail/Text: blegal@phfa.org Jul 14 2016 02:05:22 Pa Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406  
 13611453 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2016 02:05:03  
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
 Harrisburg P A 17128-0946

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13649866\* TOYOTA MOTOR CREDIT CORPORATION, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey  
Form ID: pdf900

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2016 at the address(es) listed below:

J. TODD SAVARESE on behalf of Creditor Inspire Federal Credit Union f/k/a Bucks First Federal Credit Union toddsav@verizon.net  
JOHN M. KENNEY on behalf of Debtor Malcolm Roach, Jr. jken330@comcast.net, Kathy@jkenneylaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re :  
Chapter 7  
**MALCOLM ROACH** :  
Debtor(s) :  
Bankruptcy No. **15-16479 ELF**

**ORDER**

AND NOW, it is

- 1.\*( ) ORDERED that since we find that the debtor(s) have failed to pay the prescribed filing fee in full within the requisite time period, this case, be, and the same hereby is, DISMISSED.
- 2.\*( **X** ) ORDERED that since we find that the debtor(s) have failed to attend the hearing mandated under 11 U.S.C. Sec.341 and have failed to attend the hearing to explain their absence at the Sec. 341 hearing, this case be and the same hereby is, DISMISSED.
- 3.\*( ) ORDERED that since this debtor has a prior pending case, this case be, and the same hereby is , DISMISSED (11 U.S.C. Sections 105, 1307 (c)).

**Date: July 13, 2016**



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Eric L. Frank  
Chief United States Bankruptcy Judge

\* Each numbered paragraph of this order is operative only if the box next to the number designating that paragraph is checked.

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